



# **ANNUAL ACTION PLAN**

**FY 2025**

**Community Development Block Grant  
and  
HOME Investment Partnership Program  
for  
Amherst, Cheektowaga, Tonawanda Consortium**

**April 1, 2025 - March 31, 2026**

**Town of Amherst Community Development**



# Executive Summary

## AP-05 Executive Summary - 91.200(c), 91.220(b)

### 1. Introduction

The Town of Amherst receives Federal funding allocations annually, commonly referred to as Entitlement Funds, from the U.S. Department of Housing and Urban Development (HUD). HUD funding is provided to the Town as part of two main programs: The Community Development Block Grant (CDBG) Program and the HOME Investment Partnership Program (HOME), the latter of which Amherst receives as part of a 3-Town Consortium with the Towns of Cheektowaga and Tonawanda (A-C-T HOME Consortium). Prior to every Program Year, Amherst develops an Annual Action Plan with public input that dictates the specifics of how these federal funds will be utilized. The Annual Action Plan is a more refined and specific plan that builds off of The Five-Year Consolidated Plan for Amherst, Cheektowaga and Tonawanda. The Five-Year Consolidated Plan establishes overarching priorities based on researched needs of the community and suggests programs, partners and resources for addressing those needs. The Five-Year Consolidated Plan also provides a background on the institutional structure and public policies that are necessary to implement plan priorities successfully. The 2025 Annual Action Plan is the first annual supplement to The Five-Year Consolidated Plan (2025-2029). A housing needs assessment and market analysis presented in The Five-Year Consolidated Plan Consortium Profile outlines a number of overriding themes or priorities to address critical housing and neighborhood needs. These themes and priorities are included below and the 2025 Action Plan must outline specific programs and projects that address these priorities:

- Maintain and improve safe and affordable housing stock through rehabilitation for low-moderate income households, military households, and rental households.
- Improve affordability of existing low-moderate income owner-occupied housing, through energy efficiency improvements and weatherization services.
- Support senior and disabled households through handicapped accessibility improvements, generation of new affordable housing options and public services to support aging-in-place.
- Provide new affordable homeownership and rental opportunities to low income households.
- Address the housing and service needs of populations at-risk of homelessness and others with special needs.
- Prevent or ameliorate neighborhood deterioration in areas where low income households and substandard conditions are concentrated.
- Improve public facilities and infrastructure serving low income neighborhoods as a means to support neighborhood reinvestment and resurgence.

## **2. Summarize the objectives and outcomes identified in the Plan**

This could be a restatement of items or a table listed elsewhere in the plan or a reference to another location. It may also contain any essential items from the housing and homeless needs assessment, the housing market analysis or the strategic plan.

The overall goal of the CDBG Program is the development of viable urban communities that will provide decent affordable housing, a suitable living environment and expanded economic opportunities, principally for low- to-moderate income persons. To do so, Amherst and the Consortium's goals and objectives focus on the following:

- Improve Housing Stock
- Provide Affordable Home Ownership
- Generate New Affordable Housing
- Support Community Service Needs
- Reduce Homelessness Risk
- Affirmatively Further Fair Housing
- Support Neighborhood Revitalization

The main focus of the Town of Amherst's program is in the area of housing and neighborhood preservation. Besides housing, the Town of Amherst also uses CDBG funds to create suitable living environments by funding public services and facilities that improve the lives of its low and moderate income residents. The CDBG Program's goals and objectives can be accomplished by a variety of eligible activities including housing rehabilitation, improvements to public facilities and infrastructure, recreation improvements, community policing, economic development activities and public service programs.

Development of this Annual Plan takes place on an ongoing basis throughout the year, as the Town receives continual input from various parties in the delivery of housing and community development activities. The Town began the process by notifying residents of low income housing developments in the Town of the availability of HOME and CDBG funds at the October 15, 2024 public hearing held during the Amherst Town Board meeting. Mailings soliciting input were provided to Belmont Housing Resources for WNY, Inc.; Housing Opportunities Made Equal; the Buffalo Urban League; the YWCA, Inc.; the Family Justice Center; Child & Family Services; Legal Aid Bureau of Buffalo; the Village of Williamsville; Supportive Services Corp.; Parachute Credit Counseling; WNY Law Center; Center for Elder Law and Justice; Girl Scouts of WNY; Volunteer Lawyers Project as well as Town Departments involved with service/activity delivery to residents in at-risk neighborhoods and to special populations. A final

public hearing will be held on January 21, 2025 and will notify the public of the final Plan publication and final budget decisions for CDBG and HOME funds.

### **3. Evaluation of past performance**

This is an evaluation of past performance that helped lead the grantee to choose its goals or projects.

Single family owner-occupied home rehabilitation continues to be the main focus of CDBG and HOME programming in the Towns. During the 2023 PY, Amherst provided \$405,282 in housing rehab loans to twenty-three (23) single family homeowners. \$246,779 in CDBG funds, \$127,707 in HOME funds, and \$30,796 in NYS Affordable Housing Corporation's matching grant funds expended during this period. Lead paint hazards were remediated from seven (7) homes and fourteen (14) homes were weatherized in Amherst. There has not been much relief from the competitive housing market as interest rates keep rising. No HOME funds were utilized in the 2023 program year to assist individual first-time homebuyers purchasing homes in Amherst.

HOME funds are also used to purchase foreclosed, vacant and deteriorated residences in Amherst for rehabilitation (or demolition/new construction) and eventual resale to an income eligible first-time homebuyer. This activity is accomplished in conjunction with the Town's designated Owner Developer, New Opportunities Community Housing Development Corp. In Program Year 2023, New Opportunities completed their rehab of a vacant property located at 345 Grover Cleveland Highway and sold it to a first-time homebuyer. On the other hand, the new Acquisition/New Construction/Resale project at 44 Sunset Ct was canceled as the cost of the home's construction exponentially increased due to soil conditions. The design fix required engineering configuration and substantial structural materials to develop a sustainable foundation. The cost of this engineered foundation (approximately \$140,000) would ultimately offset a reasonable purchase subsidy, creating a housing equity-burden to any potential buyers. Aside from the soil issues occurring at 44 Sunset Court, the program has seen significant construction cost increases limiting the ability to conduct Acquisition-Rehab-Resale projects within HUD regulatory limits. As a result, it was decided that the funds should be reallocated into better cost-benefit programming, such as the First-time Homebuyer Program and the HOME Rental Subsidy Program.

In Cheektowaga, two single family homes started construction during the 2021 Program Year, one on Peachrow, and one on Gardenvale. These projects were completed and sold to first time homebuyers in Program Year 2023. Cheektowaga has also expended \$300,000 in HOME funds for the Angela's House Project, a low-income 67 unit senior apartment complex developed at 600 Doat Street. Their funds will provide for 3 HOME-assisted units over a 30-year term. This project was also completed in Program Year 2023.

In Cheektowaga, \$785,091 of HOME funds were spent on ten (10) housing rehabilitation activities and two (2) first-time homebuyer closing-cost assistance activities; plus \$254,801.28 of HOME funds were spent on the rehabilitation of one (1) home on Hoerner Avenue. Two (2) Cheektowaga properties that had lead-based paint were also remediated in 2023. In Tonawanda, \$353,167 of HOME funds were spent in PY 2023 on housing rehabilitation for seven (7) single-family homes, of which five (5) had lead paint remediated.

#### **4. Summary of Citizen Participation Process and consultation process**

Summary from citizen participation section of plan.

The development of the Annual Action Plan is a public process that invites citizens, public officials, department heads, and residents of public and assisted housing developments, to comment on the plan via public hearings and written statements. Public participation is sought and managed according to the Towns Citizen Participation Plans. Copies of the Towns Citizen Participation Plans are available upon request.

A Notice of a Public Hearing on the Annual Action Plan is published as a display ad in the Amherst BEE, the Cheektowaga BEE and the Ken-Ton BEE at least 10 days prior to the date of each of the public hearings held during the planning process. Public hearings in the Town of Amherst are conducted as part of regularly scheduled Town Board meetings and thus have a "captive audience" with a broader reach than would be experienced at separate meetings for the Annual Action Plan alone. These meetings are also broadcast on local public access television and available through video recordings of the meetings on Amherst's Town website.

In order to afford citizens, public agencies, and other interested parties another reasonable opportunity to examine the plans contents and to submit comments, the Towns also publish a summary of the proposed Annual Action Plan and where the document is available for review in the Amherst BEE, the Cheektowaga BEE and the Ken-Ton BEE as a display advertisement, at least 30 days prior to submission of the final document to the U.S. Department of Housing and Urban Development (HUD).

Complete copies of the draft and final Annual Action Plan are made available online on the Towns websites, as well as in all Town libraries, the Amherst Planning Department, the Village Clerks offices in Depew, Sloan, Kenmore and Williamsville and the Town Clerks offices in Amherst, Tonawanda and Cheektowaga. In addition, the Towns provide a copy of the Plan to any citizens and/or organizations that request it. The Towns will consider any comments or views of citizens received in writing, or orally at the public hearings, during the preparation of the final Annual Plan. A summary of these comments or views, and a summary of any comments or views not accepted and the reasons therefore, shall be attached to the final Annual Action Plan. At this time the Town provided notice via the above channels that the final deadline for public comments on the 2025 Draft Annual Action Plan is January 21, 2025,

and were required to be submitted in writing to Amherst Community Development, 5583 Main Street, Williamsville, NY 14221 or to [communitydevelopment@amherst.ny.us](mailto:communitydevelopment@amherst.ny.us).

## **5. Summary of public comments**

This could be a brief narrative summary or reference an attached document from the Citizen Participation section of the Con Plan.

Public comments were received orally from Shelly Schratz and Jerri DiCosmo, Amherst citizens, at the first public hearing for the Annual Action Plan held in October 2024. Ms. Schratz asked questions regarding how the Town seeks public comment and how community organizations are solicited for participation, and recommended a program that would assist homeowners with sidewalk improvements. Community Development staff responded by clarifying key points of the Town's Citizen Participation Plan and also mentioned that the Homeowner Rehab Program does provide assistance for sidewalk and driveway repairs currently.

Ms. DiCosmo commented how the live-Town Board meeting coverage on YouTube doesn't allow real-time online public comments to be received and how that function should be enabled for public hearings of this nature. Community Development staff responded by reiterating that the public comment period for requests for funding would be open for another 30-days and to contact staff if someone had ideas for programming funding they'd like to recommend or discuss.

No written comments were received during the hearing or throughout the remainder of the 30-day public comment period.

## **6. Summary of comments or views not accepted and the reasons for not accepting them**

All public comments were accepted.

## **7. Summary**

N/A

**PR-05 Lead & Responsible Agencies - 91.200(b)**

**1. Agency/entity responsible for preparing/administering the Consolidated Plan**

The following are the agencies/entities responsible for preparing the Consolidated Plan and those responsible for administration of each grant program and funding source.

<b>Agency Role</b>	<b>Name</b>	<b>Department/Agency</b>
Lead Agency	Amherst	
CDBG Administrator	Amherst	Town of Amherst Community Development
HOPWA Administrator		
HOME Administrator	Amherst	Town of Amherst Community Development
HOPWA-C Administrator		

**Table 1 – Responsible Agencies**

**Narrative**

The Town of Amherst administers the Town's Community Development Block Grant (CDBG) Grant and is also lead town for the Amherst, Cheektowaga and Tonawanda HOME Investment Partnership (HOME) Consortium. CDBG funds to be awarded by HUD in FY 2025 total \$640,000. If the actual CDBG award being provided by HUD is lower than anticipated, the funding reduction will be applied to the Homeowner Rehab Program and administration costs (if necessary), Public Services may be reduced if necessary to meet the 15% Public Service Cap. The ACT HOME Consortium is expecting HOME Grant funds of \$830,000 to be shared by the three Towns (Amherst, Cheektowaga and Tonawanda). Any change in estimated HOME funding will be absorbed by the HOME Rental Subsidy activities in Amherst and HOME Housing Rehabilitation the Consortium Towns, after the 10% Administration costs are adjusted.

**Consolidated Plan Public Contact Information**

The Town of Amherst Community Development administers the Amherst HOME Consortium allocation for the three towns of Amherst, Cheektowaga and Tonawanda. Amherst's Community Development Department is also responsible for the Consortium's Five Year Consolidated Plan in collaboration with the Towns of Cheektowaga and Tonawanda. The Town of Amherst is the point of contact for both of these planning documents.

## **AP-10 Consultation - 91.100, 91.200(b), 91.215(l)**

### **1. Introduction**

The Town of Amherst is the "Participating Jurisdiction" or Lead Agency, for the ACT HOME Consortium. HOME and CDBG will be administered through the Community Development division of the Town's Planning Department. New Opportunities Community Housing Development Corp. and University CDA are non-profit neighborhood development agencies and will manage the projects involving the acquisition and rehabilitation or new construction of housing.

**Provide a concise summary of the jurisdiction's activities to enhance coordination between public and assisted housing providers and private and governmental health, mental health and service agencies (91.215(l)).**

The Town of Amherst will continue to act as the lead for the Erie County PHA Consortium, acting as a conduit for Section 8 (Housing Choice Voucher Program) rental subsidies for eligible, very low income households in Erie County;

Continue to support eligible development applications for newly created rental units for low-income residents through the HUD Section 8 Project Based Funding, Low Income Housing Tax Credits and other resources administered by NYS Homes and Community Renewal and Amherst's HOME Rental Subsidy Program, as funding becomes available.

Housing Opportunities Made Equal (H.O.M.E) will advocate for victims of perceived housing discrimination and offer informational workshops on discrimination to Town Officials. Fair Housing Resources and the generation of Fair Housing News will also be handled by H.O.M.E. and a link to their website is available on the Town's Community Development webpage under Fair Housing.

Buffalo Urban league will advocate for victims of predatory lending practices, refinancing and foreclosure prevention scams, both in cases of existing homeowners attempting to refinance mortgages, and new homebuyers in need of mortgages. Counseling is also available for Town residents with consumer credit issues and the League may arrange free legal services for the low-income families and elderly households facing mortgage foreclosure or other legal/credit issues.

Belmont Housing Resources for WNY, Inc. will administer housing counseling and financial education services for recipients of first-time homebuyer assistance under the HOME program, for households in danger of mortgage default; at-risk households in danger of becoming homeless; and tenant-landlord disputes. Consultation on reverse mortgages is also available for eligible senior homeowners.



Erie County Supportive Services Corp. will administer weatherization services for low-income owner and tenant households (excluding multi-unit complexes) providing energy efficient heating and insulation, windows and weatherproofing and in some cases energy efficient refrigerators.

The Town will continue to work with the sub-recipient agencies that currently assist in program delivery. Amherst will also continue to cultivate relationships with other agencies that provide housing and service delivery to residents in at-risk neighborhoods and to special populations. Finally, the Town will continue to solicit input from agencies to provide new venues for providing affordable housing, assisting such agencies in locating appropriate sites for new investment and redevelopment.

**Describe coordination with the Continuum of Care and efforts to address the needs of homeless persons (particularly chronically homeless individuals and families, families with children, veterans, and unaccompanied youth) and persons at risk of homelessness.**

The Town of Amherst and the ACT HOME Consortium work with the Homeless Alliance of Western New York, our Continuum of Care for the homeless and at risk population of the area, to identify and meet the needs of this population and work to provide shelter and affordable, stable housing to prevent homelessness. Amherst does not receive any ESG funding and any monetary assistance is through CDBG.

**Describe consultation with the Continuum(s) of Care that serves the jurisdiction's area in determining how to allocate ESG funds, develop performance standards for and evaluate outcomes of projects and activities assisted by ESG funds, and develop funding, policies and procedures for the operation and administration of HMIS**

N/A – Amherst does not receive ESG funding.

**2. Agencies, groups, organizations and others who participated in the process and consultations**

**Table 2 – Agencies, groups, organizations who participated**

1	<b>Agency/Group/Organization</b>	Belmont Housing Resources for WNY, Inc.
	<b>Agency/Group/Organization Type</b>	Housing PHA Services-homeless Service-Fair Housing Regional organization Foundation
	<b>What section of the Plan was addressed by Consultation?</b>	Housing Need Assessment Public Housing Needs Homeless Needs - Families with children Homelessness Needs - Veterans
	<b>Briefly describe how the Agency/Group/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination?</b>	Belmont Housing Resources for WNY, Inc. administers the Housing Choice Voucher Program (HCV) (formerly known as Section 8 Program) for Western New York. Their current waiting list has been suspended since July 2011 and is currently closed to new applicants until current applicants are accommodated. The Town of Amherst, as lead agency for the Erie County PHA Consortium, oversees the monitoring of Belmont's Section 8 Program.
2	<b>Agency/Group/Organization</b>	Buffalo Urban League Inc.
	<b>Agency/Group/Organization Type</b>	Housing Services-Education Services-Employment Service-Fair Housing Regional organization Foundation

	<b>What section of the Plan was addressed by Consultation?</b>	Housing Need Assessment Homeless Needs - Families with children
	<b>Briefly describe how the Agency/Group/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination?</b>	The Buffalo Urban League, Inc. (BUL) will advocate for victims of predatory lending practices, refinancing and foreclosure prevention scams, both in cases of existing homeowners attempting to refinance mortgages and new homebuyers in need of mortgages. Counseling is also available for Town residents with consumer credit issues and BUL with the Western New York Law Center may arrange free legal services for the low-income families and elderly households facing mortgage foreclosure or credit issues.
3	<b>Agency/Group/Organization</b>	HOUSING OPPORTUNITIES MADE EQUAL, INC.
	<b>Agency/Group/Organization Type</b>	Housing Services-Persons with Disabilities Services-Education Service-Fair Housing Regional organization Foundation
	<b>What section of the Plan was addressed by Consultation?</b>	Housing Need Assessment Homeless Needs - Families with children Homelessness Needs - Veterans
	<b>Briefly describe how the Agency/Group/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination?</b>	Housing Opportunities Made Equal, Inc. (HOME) will advocate for victims of perceived housing discrimination and offer informational workshops on discrimination to Town Officials. Advertising for Fair Housing issues will also be handled by HOME and a link to their website is on the Town's Community Development page: <a href="http://www.amherst.ny.us/community">www.amherst.ny.us/community</a> (under Fair Housing). A landlord-tenant training and fair housing video are typically scheduled in the Town as a Fair Housing Month activity.

4	<b>Agency/Group/Organization</b>	Erie County Child and Family Services
	<b>Agency/Group/Organization Type</b>	Housing Services-Victims of Domestic Violence Services-Employment
	<b>What section of the Plan was addressed by Consultation?</b>	Homeless Needs - Families with children
	<b>Briefly describe how the Agency/Group/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination?</b>	Child and Family Services of Erie County operates Haven House, a licensed Non-Residential Domestic Violence Program. Child and Family Services directly supports domestic violence victims and their families by having a Domestic Violence Advocate co-located within the Town of Amherst Police Department and Town Courts acting as a liaison as necessary as well as providing safety planning, supportive counseling, referrals to community resources, economic supports, and supports for children. The advocate also assists victims of domestic violence with completing applications to the Office of Victim Services (OVS) which provides monetary relief.

**Identify any Agency Types not consulted and provide rationale for not consulting** N/A

**Other local/regional/state/federal planning efforts considered when preparing the Plan**

<b>Name of Plan</b>	<b>Lead Organization</b>	<b>How do the goals of your Strategic Plan overlap with the goals of each plan?</b>
Continuum of Care	Homeless Alliance of WNY	Homeless Alliance of WNY is the designated Continuum of Care (CoC) agency for Erie County. The Consortium supports the efforts of the Homeless Alliance of WNY as the Collaborative Applicant of the Continuum of Care. Although homelessness is not perceived as a significant problem in the A-C-T Consortium, persons who are homeless or at-risk have access to the various support systems and resources of the CoC. Amherst works with County and Town agencies and the CoC to assist and provide services to Town residents.

**Table 3 – Other local / regional / federal planning efforts**

**AP-12 Participation - 91.401, 91.105, 91.200(c)**

**1. Summary of citizen participation process/Efforts made to broaden citizen participation  
Summarize citizen participation process and how it impacted goal-setting**

Community Development held the first public hearing at Town Board meeting on October 15, 2024. The second Public Hearing was held at the second Town Board meeting on January 21, 2025.

**Citizen Participation Outreach**

Sort Order	Mode of Outreach	Target of Outreach	Summary of response/attendance	Summary of comments received	Summary of comments not accepted and reasons	URL (If applicable)
1	Public Hearing	Non-targeted/broad community	First Public Hearing at Town Board meeting on October 15, 2024. Second Public Hearing will be held at the second Town Board meeting on January 21, 2025.	No comments were received.		

Sort Order	Mode of Outreach	Target of Outreach	Summary of response/attendance	Summary of comments received	Summary of comments not accepted and reasons	URL (If applicable)
2	Newspaper Ad	Non-targeted/broad community	<p>Display Ad in Amherst Bee for notice of first public hearing and public meeting in October 2024; ad in Amherst Bee for notice of availability of draft Annual Action Plan available for review in December 2024. Display Ad in the Amherst Bee for the second public hearing which was held on January 21, 2025.</p>			<p><a href="http://www.amherstbee.com">www.amherstbee.com</a></p>

Sort Order	Mode of Outreach	Target of Outreach	Summary of response/attendance	Summary of comments received	Summary of comments not accepted and reasons	URL (If applicable)
3	Public Meeting	Non-targeted/broad community	Second Public Hearing was held at the second Town Board meeting on January 21, 2025.			

**Table 4 – Citizen Participation Outreach**

## Expected Resources

### AP-15 Expected Resources - 91.420(b), 91.220(c)(1,2)

#### Introduction

The Town of Amherst will receive \$640,000 in Community Development Block Grant funding for 2025, with roughly \$120,000 in program income received during the program year. The Amherst, Cheektowaga, Tonawanda (A-C-T) HOME Consortium will receive \$830,000 in 2025 HOME Investment Partnerships Grant funding, with an anticipated \$400,000 in program income. The Town of Amherst also has another \$63,000 in the New York State Affordable Housing Grant to match and supplement the CDBG and HOME funding allocated to its housing rehabilitation program. Any increases or decreases in Amherst CDBG funds in the allocations from HUD will be applied to the Homeowner Rehab Program. Any increases or decreases in the HOME funding in the allocations from HUD will be applied to the Homeowner Rehabilitation Programs for Tonawanda and Cheektowaga and applied to the HOME Rental Subsidy Program for Amherst.

#### Anticipated Resources

Program	Source of Funds	Uses of Funds	Expected Amount Available Year 1				Expected Amount Available Remainder of ConPlan \$	Narrative Description
			Annual Allocation: \$	Program Income: \$	Prior Year Resources: \$	Total: \$		
CDBG	public - federal	Admin and Planning Economic Development Housing Public Improvements Public Services	640,000	120,000	0	760,000	0	
HOME	public - federal	Acquisition Homebuyer assistance Homeowner rehab Multifamily rental new construction New construction for ownership	830,000	400,000	0	1,230,000	0	



Program	Source of Funds	Uses of Funds	Expected Amount Available Year 1				Expected Amount Available Remainder of ConPlan \$	Narrative Description
			Annual Allocation: \$	Program Income: \$	Prior Year Resources: \$	Total: \$		
Other	public - federal	Other	0	0	0	0	0	

Table 2 - Expected Resources – Priority Table

**Explain how federal funds will leverage those additional resources (private, state and local funds), including a description of how matching requirements will be satisfied**

The Town of Amherst has received a \$300,000 New York State Affordable Housing Corporation Grant in 2021 that offers eligible single family homeowners a forgivable grant amount toward the rehabilitation of their home. As of 11/26/24, there is roughly \$63,000 left of the grant to spend. The grant matches the Town's CDBG or HOME rehabilitation funds 60/40. The CDBG or HOME portion of the assistance is offered as a 0% deferred loan, to be repaid at sale or transfer of the property, or if the homeowner no longer permanently resides in the home. It typically takes three years for Amherst to utilize all of the NYS grant funds.

**If appropriate, describe publically owned land or property located within the jurisdiction that may be used to address the needs identified in the plan**

N/A

**Discussion**

## Annual Goals and Objectives

### AP-20 Annual Goals and Objectives - 91.420, 91.220(c)(3)&(e)

#### Goals Summary Information

Sort Order	Goal Name	Start Year	End Year	Category	Geographic Area	Needs Addressed	Funding	Goal Outcome Indicator
1	Improve Housing Stock	2025	2026	Affordable Housing	Eggersville Creekwoods-Willowridge Boulevard Central District/Opp Zone Town Wide	Residential Rehabilitation-Owner-Occupied Residential Rehab-Owner-Occupied Military Grant Handicapped Accessibility Residential Rehab-Owner Occupied Rental	CDBG: \$247,000 HOME: \$374,500	Rental units rehabilitated: 1 Household Housing Unit Homeowner Housing Rehabilitated: 50 Housing Units
2	Provide Affordable Homeownership	2025	2026	Affordable Housing	Town Wide	Homebuyer Assistance for Affordable Housing  New Affordable Single-family Housing	HOME: \$224,000	Homeowner Housing Added: 0 Housing Units Direct Financial Assistance to Homebuyers: 5 Households Assisted

Sort Order	Goal Name	Start Year	End Year	Category	Geographic Area	Needs Addressed	Funding	Goal Outcome Indicator
3	Generate New Affordable Housing	2025	2026	Affordable Housing	Town Wide Boulevard Central District /Opp Zone	New Affordable Multifamily Housing Residential Rehab- Accessory Dwelling Units	CDBG: \$0  HOME: \$149,000	New Rental Units Constructed: 2
4	Support Community Service Needs	2025	2026	Non-Housing Community Development	Eggertsville Boulevard Central District/Opp Zone Creekwoods- Willowridge Town Wide	Public Services Transportation Assistance Meal Services Youth Programming Community Policing Financial Education Free Legal Assistance	CDBG: \$55,000	Public service activities other than Low/Moderate Income Housing Benefit: 50 Households Assisted
5	Reduce Homelessness Risk	2025	2026	Affordable Housing  Non-Homeless Special Needs	Town Wide	Assist Victims of Domestic Violence  Housing Counseling & Foreclosure Prevention	CDBG: \$44,500	Public Service activities other than Low/Mod Income Housing Benefit: 100 persons assisted  Homelessness Prevention: 100 persons assisted
6	Affirmatively Further Fair Housing	2025	2026	Affordable Housing Public Housing Non-Homeless Special Needs	Town Wide	Fair Housing Counseling	CDBG: \$10,500	Public service activities other than Low/Moderate Income Housing Benefit: 200 Persons Assisted

Sort Order	Goal Name	Start Year	End Year	Category	Geographic Area	Needs Addressed	Funding	Goal Outcome Indicator
7	Support Neighborhood Revitalization	2025	2026	Preservation Non-Housing Community Development	Town Wide Egbertsville Boulevard Central District/Opp Zone Creekwoods- Willowridge	Historic Preservation Neighborhood Beautification & Infrastructure Public Facilities Economic Development	CDBG: \$140,000	Facade treatment/business building rehabilitation: 2 Business  Public Facility or Infrastructure Activities other than Low/Moderate Income Housing Benefit: 1500 Persons Assisted

**Table 3 – Goals Summary**

## Goal Descriptions

1	<b>Goal Name</b>	<b>Improve Housing Stock</b>
	<b>Goal Description</b>	<p>Amherst will utilize CDBG resources to improve and maintain quality affordable housing stock through funding for maintenance and rehabilitation of (i) existing owner-occupied housing, (ii) existing rental housing units, (iii) military veteran housing units, (iv) and households in need of improvements for handicapped accessibility, and (v) weatherization assistance.</p> <p>Homeowner rehabilitation aims to assist approximately ten (10) extremely low-income, fifteen (15) low-income, twenty-five (25) moderate-income, and three military veteran households through the Towns' Housing Rehabilitation Program. The programs improve and maintain quality affordable housing stock within the Towns of Amherst, Cheektowaga and Tonawanda, including those with lead-paint issues.</p> <p>CDBG: Amherst \$247,000 (plus \$96,000 Program Income) HOME: Amherst \$0; Tonawanda \$90,000 in Program Income; Cheektowaga \$374,500 (\$180,000 Program Income)</p> <p>Improvements for handicapped accessibility are offered through the Towns' Homeowner Rehab Programs. Approximately five (5) units will be assisted for senior's aging-in-place or homeowners with physical challenges.</p> <p>The Weatherization Assistance Program will create more energy efficient housing units for low-moderate income homeowners by providing energy audits resulting in as-needed energy efficient furnaces, insulation, windows and, in some cases, energy efficient refrigerators. Energy savings will assist in creating a more affordable housing environment. Through CDBG funding, the Town covers the materials needed.</p> <p>CDBG: Amherst – 16 units assisted with weatherization, \$12,000 allocated</p>

2	<b>Goal Name</b>	<b>Provide Affordable Home Ownership</b>
	<b>Goal Description</b>	<p>As housing values increase with limited housing stock for sale, homeownership can become out of reach for many low-income first-time homebuyers. Homeownership is important for lower income households to build wealth and economic stability. Amherst and Cheektowaga will facilitate home ownership by providing purchase assistance for first-time low-to-moderate income home buyers who purchase an existing house, or one provided for sale through the Acquisition – Rehab/New Construction - Resale Program.</p> <p>The First-time Homebuyer Program in Amherst will provide down payment and closing cost assistance (0% loans) up to \$50,000 to approximately six (6) income qualifying individuals.</p> <p>HOME: Amherst - Assist 6 homebuyers; \$100,000 EN</p> <p>HOME: Cheektowaga Assist 2 homebuyers; \$0 (funded as part of the Acquisition-Rehab/New Construction-Program)</p> <p>The Acquisition – Rehab/New Construction – Resale Program conducted by Amherst and Cheektowaga utilizes HOME funds to rehabilitation a vacant dilapidated home or construct a new unit on vacant land, which is then resold with a purchase subsidy in order to provide an affordable single-family home for sale to low-income buyers. The Acquisition-Rehabilitation/New Construction-Resale program has limited activity with PY 2025 funding due to unfavorable housing market and regulatory conditions at this time.</p> <p>HOME: Amherst – \$0</p> <p>HOME: Cheektowaga - \$124,000 EN</p>

3	<b>Goal Name</b>	<b>Generate New Affordable Housing</b>
		<p>Amherst will generate new affordable housing units through programming aimed at development of new multifamily apartments. Amherst, Cheektowaga and Tonawanda will provide a HOME-funded HOME Rental Subsidy Program to incentivize the development of new affordable multifamily apartment complexes or new rent-to-own single-family housing as part of the LIHTC-supported scattered site development model.</p> <p>The Consortium’s HOME Rental Subsidy Program provides a long-term deferred 0% loan towards the construction of new affordable rental housing developments with priorities for serving LMI seniors, disabled, and other special populations. The program will generate approximately six (6) HOME subsidized units, assisting six households.</p> <p>HOME: Amherst \$149,000 EN (\$90,000 in Program Income).</p> <p>HOME: Cheektowaga \$0</p> <p>HOME: Tonawanda \$0</p>
4	<b>Goal Name</b>	<b>Support Community Service Needs</b>
	<b>Goal Description</b>	<p>Community services provide essential support to help vulnerable populations maintain self-sufficiency and financial stability. Amherst will improve the quality of life for seniors in the community by providing free and reduced nutritious meals through the Meals on Wheels Program and transportation services through Amherst Senior Transportation Service (ASTS). The Town of Amherst will continue to fund an additional FT cook for the Meals on Wheels Program to meet the increased demand for meals within the program. The program is expected to benefit approximately 400 seniors in 2025.</p> <p>Amherst will also assist ASTS with the purchase of a new van to provide free and reduced cost transportation services to seniors needing transport for medical and socialization appointments. ASTS van services are anticipated to serve approximately 200 seniors in 2025.</p> <p>CDBG: Amherst - \$45,000 allocated to Meals on Wheels.</p> <p>CDBG: Amherst - \$10,000 allocated to ASTS.</p>

<b>5</b>	<b>Goal Name</b>	<b>Reduce Homelessness Risk</b>
	<b>Goal Description</b>	<p>Housing stability is essential to provide a secure foundation for overall well-being and success. Lack of secure housing impacts health, education, child development, workforce participation and economic outcomes. Amherst will provide assistance and counseling to families or individuals who have become homeless or are in imminent danger of becoming homeless. Amherst’s CDBG funding will be utilized to provide public services through the Child and Family Services of Erie County (Haven House), Belmont Housing Resources for WNY, and Buffalo Urban League to prevent homelessness of certain at-risk populations.</p> <p>Child and Family Services of Erie County works with victims of domestic violence and operates Haven House, a licensed Domestic Violence residency Program. In Amherst, a Domestic Violence Advocate is co-located in the Amherst Town Court and Police Department to directly and immediately assist victims with necessary support and act as a liaison.</p> <p>Buffalo Urban League provides housing counseling services to ensure families find and maintain affordable housing options that work for them. Counseling includes foreclosure prevention; first-time homebuyer education; financial management counseling; rental-assistance counseling; and fair housing counseling.</p> <p>Belmont Housing Resources for WNY provides a variety of counseling services to assist first-time homebuyers including, credit-improvement counseling to qualify for FHA insured mortgages; foreclosure-diversion financial counseling and refinancing guidance; and resolving tenant-landlord disputes; all of which assist in preventing homelessness.</p> <p>Amherst will utilize CDBG funding to provide this assistance and aims to assist 200 households.</p> <p>CDBG: Amherst - \$8,000 Buffalo Urban League  CDBG: Amherst - \$20,000 Child and Family Services of Erie County (Haven House)  CDBG: Amherst - \$16,500 Belmont Housing Resources for WNY</p>



6	<b>Goal Name</b>	<b>Affirmatively Further Fair Housing</b>
	<b>Goal Description</b>	<p>Ensure access to fair, safe and affordable housing for all residents and strive to prevent discrimination in housing and the workplace. Amherst, through CDBG funding, provides fair housing counseling services via Housing Opportunities Made Equal. Housing Opportunities Made Equal provides education and enforcement action for fair housing and landlord tenant disputes and reports perceived discrimination in housing and employment.</p> <p>CDBG: Amherst - \$10,500 Allocated</p>
7	<b>Goal Name</b>	<b>Support Neighborhood Revitalization</b>
	<b>Goal Description</b>	<p>Older neighborhoods require support to foster reinvestment and revitalization in order to preserve community character, boost economic growth, enhance quality-of-life, reduce blight, and encourage social equity. Amherst neighborhoods will be supported through CDBG investments in public facilities and infrastructure, including sidewalks; community centers and public buildings; playgrounds and recreation facilities; and public utilities. CDBG funding will be available to preserve historic sites and eliminate slum and blight in neighborhoods in the Town of Amherst and the Village of Williamsville.</p> <p>The Village of Williamsville will continue historic restoration of the Village Meeting House in the Village. They will allocate a portion of their 2025 share (7%) of CDBG funding to stabilize this Historic Landmark structure.</p> <p>CDBG: Williamsville - \$44,800 allocated.</p> <p>Other CDBG funded Public Infrastructure for PY2025 will focus on necessary facility improvements, especially ADA improvements to the Northtown Center and the Amherst Senior Center.</p> <p>CDBG: Amherst - \$140,000 EN</p>

## AP-35 Projects - 91.420, 91.220(d)

### Introduction

The proposed projects for the estimated allocation of 2025 CDBG and HOME funds have been determined through citizen participation, community outreach, Town departments, neighborhood organizations' and non-profit agencies' requests for funding based upon the goals and objectives of the 2025-2029 Consolidated Plan.

#	Project Name
1	Amherst CDBG Housing Rehabilitation
2	CDBG Administration
3	CDBG Public Information
4	CDBG Lead Based Paint Testing & Clearance
5	Weatherization Program for Single Family Homes
6	Belmont Housing Counseling Services
7	Buffalo Urban League Foreclosure Prevention Services
8	Fair Housing Counseling through Housing Opportunities Made Equal
9	Child & Family Services for Erie County-Domestic Violence
10	Village of Williamsville Public Facilities and Historic Preservation
11	Meals on Wheels at the Senior Center
12	Amherst Senior Transportation Services
13	Public Facilities and Infrastructure in LMI areas
14	Amherst HOME Housing Rehabilitation
15	Amherst First-Time Homebuyer Program
16	Amherst HOME Administration
17	Amherst HOME Rental Subsidy
18	Amherst HOME Acquisition-Rehab/New Construction-Resale
19	Cheektowaga HOME Housing Rehabilitation
20	Cheektowaga HOME Acquisition-Rehab/New Construction-Resale
21	Cheektowaga HOME Rental Subsidy
22	Cheektowaga HOME Administration
23	Tonawanda Residential Rehabilitation Program
24	Tonawanda HOME Rental Subsidy
25	Tonawanda HOME Administration

**Table 4 – Project Information**

**Describe the reasons for allocation priorities and any obstacles to addressing underserved needs**

**AP-38 Project Summary**

<b>Project Summary Information</b> <b>1. Project Name</b>	<b>Amherst CDBG Housing Rehabilitation</b>
<b>Target Area</b>	Town Wide
<b>Goals Supported</b>	
<b>Needs Addressed</b>	Residential Rehabilitation-Owner-Occupied Residential Rehab-Owner-Occupied Military Grant Handicapped Accessibility Residential Rehab-Owner Occupied Rental
<b>Funding</b>	CDBG: \$323,000
<b>Description</b>	Deferred interest free loans up to \$20,000 to low-moderate income homeowners to undertake necessary repairs to their homes. \$217,000 CDBG Rehab (EN), \$10,000 for military grants, plus \$96,000 anticipated CDBG Program Income received FY'25 to supplement entitlement funds. There is \$110,000 for CDBG payroll. CDBG housing rehab for 2025 will be accomplished with entitlement funds and program income.
<b>Target Date</b>	3/31/2026
<b>Estimate the number and type of families that will benefit from the proposed activities</b>	25 Households will be assisted.
<b>Location Description</b>	Townwide; Creekwoods-Willowridge; Eggertsville
<b>Planned Activities</b>	HUD Matrix Code 14A Approximately 25 households will be assisted.
<b>2. Project Name</b>	<b>CDBG Administration</b>
<b>Target Area</b>	
<b>Goals Supported</b>	
<b>Needs Addressed</b>	
<b>Funding</b>	CDBG: \$120,200
<b>Description</b>	These funds will be used for the staff administration of the CDBG grant.
<b>Target Date</b>	3/31/2026

<b>Estimate the number and type of families that will benefit from the proposed activities</b>	N/A
<b>Location Description</b>	N/A
<b>Planned Activities</b>	HUD Matrix Code 21A Administration of all CDBG funded activities.
<b>3. Project Name</b>	<b>CDBG Public Information</b>
<b>Target Area</b>	
<b>Goals Supported</b>	
<b>Needs Addressed</b>	
<b>Funding</b>	CDBG: \$2,000
<b>Description</b>	Advertising for Public Hearings, the availability of funds, reports, plans, and other housing activities or opportunities associated with the federal grants received by the Town.
<b>Target Date</b>	3/31/2026
<b>Estimate the number and type of families that will benefit from the proposed activities</b>	N/A
<b>Location Description</b>	N/A
<b>Planned Activities</b>	HUD Matrix Code 21C Advertising for Public Hearings, the availability of funds, reports, plans, and other housing activities or opportunities associated with the federal grants received by the Town.
<b>4. Project Name</b>	<b>Lead Based Paint Testing &amp; Clearance</b>
<b>Target Area</b>	Town Wide
<b>Goals Supported</b>	
<b>Needs Addressed</b>	Residential Rehabilitation-Owner-Occupied Residential Rehab-Owner-Occupied Military Grant Handicapped Accessibility Residential Rehab-Owner Occupied Rental
<b>Funding</b>	CDBG: \$8,000

<b>Description</b>	Conduct Lead Based Paint Risk Assessments and Clearance Tests for Homeowner Rehabilitation projects. Approximately \$8,000 in CDBG PY 2025 funding will be utilized for this purpose.
<b>Target Date</b>	3/31/2026
<b>Estimate the number and type of families that will benefit from the proposed activities</b>	12 Households will be assisted.
<b>Location Description</b>	Town Wide
<b>Planned Activities</b>	HUD Matrix Code 14A Approximately 12 households will be assisted.
<b>5. Project Name</b>	<b>Weatherization Program for Single Family Homes</b>
<b>Target Area</b>	Town Wide; Eggertsville; Creekside- Willowridge
<b>Goals Supported</b>	
<b>Needs Addressed</b>	Weatherization Assistance
<b>Funding</b>	CDBG: \$12,000
<b>Description</b>	Create more energy efficient housing units for low-moderate income homeowners by providing energy audits resulting in as-needed energy efficient furnaces, insulation and in some cases windows and energy efficient refrigerators. The energy savings will assist in creating a more affordable housing environment throughout the Consortium.
<b>Target Date</b>	3/31/2026
<b>Estimate the number and type of families that will benefit from the proposed activities</b>	Approximately 16 housing units weatherized.
<b>Location Description</b>	Town Wide
<b>Planned Activities</b>	HUD Matrix Code 14F Housing rehabilitation with the sole purpose of improving energy efficiency.
<b>6. Project Name</b>	<b>Belmont Housing Counseling Services</b>
<b>Target Area</b>	
<b>Goals Supported</b>	
<b>Needs Addressed</b>	Housing Counseling & Foreclosure Prevention Assist

<b>Funding</b>	CDBG: \$16,500
<b>Description</b>	Belmont Housing Resources for WNY, Inc. is a HUD certified counseling agency that will provide tenant, pre-purchase, post-purchase, foreclosure, reverse mortgage and mortgage default counseling services to low-moderate income residents. \$16,500 in entitlement will fund this Activity.
<b>Target Date</b>	3/31/2026
<b>Estimate e number and type of families that will benefit from the proposed activities</b>	Approximately 150 households assisted.
<b>Location Description</b>	Town Wide
<b>Planned Activities</b>	HUD Matrix Code: 05U Counselors from Belmont Housing Resources for WNY, Inc. (Belmont) will offer financial education classes and individual financial and landlord/tenant counseling to first time homebuyers two times per month in Amherst Town Hall as well as at the Main Street (Buffalo) offices of Belmont. These counseling services include credit counseling, reverse mortgage information, mortgage default and foreclosure prevention and landlord-tenant rights information as well as first time homebuyer assistance.
<b>7. Project Name</b>	<b>Buffalo Urban League Foreclosure Prevention Services</b>
<b>Target Area</b>	Town Wide
<b>Goals Supported</b>	
<b>Needs Addressed</b>	Housing Counseling & Foreclosure Prevention Assist
<b>Funding</b>	CDBG: \$8,000
<b>Description</b>	Buffalo Urban League provides counseling on mortgage modification and foreclosure prevention, and provides the legal services needed to assist homeowners to remain in their homes through the loan modification process.
<b>Target Date</b>	3/31/2026
<b>Estimate the number and type of families that will benefit from the proposed activities</b>	Approximately 25 households will be assisted.
<b>Location Description</b>	Townwide

<b>Planned Activities</b>	HUD Matrix Code 05C  Buffalo Urban League provides counseling on mortgage modification and foreclosure prevention, and provides the legal services needed to assist homeowners to remain in their homes through the loan modification process.
<b>8. Project Name</b>	<b>Fair Housing Counseling through Housing Opportunities Made Equal</b>
<b>Target Area</b>	Town Wide
<b>Goals Supported</b>	
<b>Needs Addressed</b>	Fair Housing Counseling
<b>Funding</b>	CDBG: \$10,500
<b>Description</b>	Housing Opportunities Made Equal, Inc. (HOME) will advocate for victims of perceived housing discrimination and offer informational workshops on discrimination to Town Officials. Advertising for Fair Housing issues will also be handled by HOME and a link to their website is on the Town's Community Development page: <a href="http://www.amherst.ny.us/community">www.amherst.ny.us/community</a> (under Fair Housing). A landlord-tenant training and fair housing video are typically scheduled in the Town as a Fair Housing Month activity.
<b>Target Date</b>	3/31/2026
<b>Estimate the number and type of families that will benefit from the proposed activities</b>	Approximately 100 households will be assisted.
<b>Location Description</b>	Town Wide
<b>Planned Activities</b>	HUD Matrix Code 21D  The counselors and legal staff of Housing Opportunities Made Equal offer services to current and potential residents of the Town who feel they are victims of discrimination in housing and employment. The staff also provides information about landlord and tenant rights and mitigation in rental disputes if needed. HOME provides the enforcement of the Fair Housing Act to ensure that all persons are treated equally in their desire for affordable safe and secure housing in Amherst.
<b>9. Project Name</b>	<b>Child &amp; Family Services for Erie County-Domestic Violence</b>
<b>Target Area</b>	
<b>Needs Addressed</b>	Assist Victims of Domestic Violence



<b>Funding</b>	CDBG: \$20,000
<b>Description</b>	Child & Family services runs the Haven House and has an advocate that works with the Town of Amherst Police Department and the Town Courts. This advocate supports and assists victims of domestic violence in Amherst. The funding would go towards a portion of their salary.
<b>Target Date</b>	3/31/2026
<b>Estimate the number and type of families that will benefit from the proposed activities</b>	Approximately 200 households would be assisted.
<b>Location Description</b>	Town Wide
<b>Planned Activities</b>	HUD Matrix Code 05G This advocate supports and assists victims of domestic violence in Amherst. The funding would go towards a portion of their salary.
<b>10. Project Name</b>	<b>Village of Williamsville Public Facilities and Historic Preservation</b>
<b>Target Area</b>	Village of Williamsville
<b>Goals Supported</b>	Support Neighborhood Revitalization
<b>Needs Addressed</b>	Historic Preservation
<b>Funding</b>	CDBG: \$44,800
<b>Description</b>	The Village of Williamsville is allocated 7% of Amherst's annual CDBG funding. Funding will be directed to historic preservation work on the Historic Village Meeting House, or other public facilities within the Village. The Village has decided to commit their CDBG allocation to this activity. Any increase or decrease in CDBG funding will be reflected in this share of CDBG funding.
<b>Target Date</b>	3/31/2026
<b>Estimate the number and type of families that will benefit from the proposed activities</b>	One facility assisted.
<b>Location Description</b>	Town Wide
<b>Planned Activities</b>	HUD Matrix Code 16B The Historic Meeting House project will cover the exterior repairs and new doors.

<b>11. Project Name</b>	<b>Meals on Wheels at the Senior Center</b>
<b>Target Area</b>	Town Wide
<b>Goals Supported</b>	
<b>Needs Addressed</b>	Public Services
<b>Funding</b>	CDBG: \$45,000
<b>Description</b>	The Amherst Senior Center will utilize \$45,000 towards the payroll of an additional full time cook for the Meals on Wheels program which provides nutrition services to senior citizens.
<b>Target Date</b>	3/31/2026
<b>Estimate the number and type of families that will benefit from the proposed activities</b>	400 person assisted.
<b>Location Description</b>	Town Wide
<b>Planned Activities</b>	Matrix code 5A Senior Services
<b>12. Project Name</b>	<b>Amherst Senior Transportation Services</b>
<b>Target Area</b>	Town Wide
<b>Goals Supported</b>	Support Community Service Needs
<b>Needs Addressed</b>	Public Services
<b>Funding</b>	CDBG: \$20,000
<b>Description</b>	Amherst Senior Transportation Services will utilize \$20,000 towards the purchase of a new van to provide free or reduced transportation services for senior citizens.
<b>Target Date</b>	3/31/2026
<b>Estimate the number and type of families that will benefit from the proposed activities</b>	400 person assisted.
<b>Location Description</b>	Town Wide
<b>Planned Activities</b>	Matrix code 5A Senior Services

<b>13. Project Name</b>	<b>Public Facilities and Infrastructure in LMI areas</b>
<b>Target Area</b>	
<b>Goals Supported</b>	Support Neighborhood Revitalization
<b>Needs Addressed</b>	Public Facilities
<b>Funding</b>	CDBG: \$140,000
<b>Description</b>	The funding will be utilized at the Northtown Center and Senior Center for ADA improvements.
<b>Target Date</b>	3/31/2025
<b>Estimate the number and type of families that will benefit from the proposed activities</b>	Approximately 500 households
<b>Location Description</b>	LMI areas-townwide
<b>Planned Activities</b>	Matrix Code O3L – Sidewalks Matrix Code O3J – Water/Sewer Improvements Matrix Code O3F-Playgrounds
<b>14. Project Name</b>	<b>Amherst HOME Housing Rehabilitation</b>
<b>Target Area</b>	Egbertsville Town Wide Boulevard Central District/Opportunity Zone
<b>Goals Supported</b>	
<b>Needs Addressed</b>	Residential Rehabilitation-Owner-Occupied Residential Rehab-Owner-Occupied Military Grant Handicapped Accessibility Residential Rehab-Owner Occupied Rental
<b>Funding</b>	HOME: \$0
<b>Description</b>	Deferred interest free loans up to \$20,000 to low-moderate income homeowners to undertake necessary repairs to their homes. There are significant funding remaining from prior years, therefore no entitlement funds have been allocated for PY2025. The Town's State AHP Grant will supplement the funding in target areas.
<b>Target Date</b>	3/31/2026

<b>Estimate the number and type of families that will benefit from the proposed activities</b>	25 households will be assisted.
<b>Location Description</b>	Townwide
<b>Planned Activities</b>	HUD Matrix Code 14A Housing rehabilitation for needed repairs to bring properties to code and provide safe secure housing units. These repairs may include structural or mechanical systems such as roofing, siding, insulation, windows, doors, electrical and plumbing.
<b>15. Project Name</b>	<b>Amherst First-Time Homebuyer Program</b>
<b>Target Area</b>	Eggertsville Town Wide Opportunity Zone - Census Tract 92
<b>Goals Supported</b>	
<b>Needs Addressed</b>	Homebuyer Assistance for Affordable Housing
<b>Funding</b>	HOME: \$100,000
<b>Description</b>	Down payment and Closing Cost Assistance up to \$50,000 is provided in the form of a 0% deferred loan to income eligible first time home buyers in the Town and Village of Williamsville. Eligibility is for households less than 80% AMI based upon 2025 HUD Income Guidelines. This activity will be supplemented with HOME program income received from previous closing cost assistance loans.
<b>Target Date</b>	3/31/2026
<b>Estimate the number and type of families that will benefit from the proposed activities</b>	Approximately 6 households will be assisted.
<b>Location Description</b>	Townwide
<b>Planned Activities</b>	Matrix Code 13 Direct Homeownership assistance to LMI households.
<b>16. Project Name</b>	<b>Amherst HOME Administration</b>
<b>Target Area</b>	
<b>Goals Supported</b>	
<b>Needs Addressed</b>	

<b>Funding</b>	HOME: \$83,000
<b>Description</b>	Funds for staff and office costs for oversight and implementation of HOME activities: \$83,000. This figure is 10% of the expected total HOME Consortium allocation. The admin funding will be supplemented with Amherst HOME \$10,000 of Program Income for a total of \$93,000 to utilize towards admin.
<b>Target Date</b>	3/31/2026
<b>Estimate the number and type of families that will benefit from the proposed activities</b>	N/A
<b>Location Description</b>	N/A
<b>Planned Activities</b>	HUD Matrix Code: 21H Oversight and administration of the HOME Investment Partnership Grant for the Amherst HOME Consortium.
<b>17. Project Name</b>	<b>Amherst HOME Rental Subsidy</b>
<b>Target Area</b>	
<b>Goals Supported</b>	
<b>Needs Addressed</b>	New Rental Housing for Special Needs Populations
<b>Funding</b>	HOME: \$239,000
<b>Description</b>	The Amherst HOME Rental Subsidy provides a long-term deferred 0% loan towards the construction of new affordable rental housing development serving LMI seniors, disabled, special populations within the Town of Amherst. For 2025, \$149,000 in HOME EN funds are allocated and \$90,000 of Program Income.
<b>Target Date</b>	3/31/2026
<b>Estimate the number and type of families that will benefit from the proposed activities</b>	3 HOME assisted units.
<b>Location Description</b>	Townwide
<b>Planned Activities</b>	A building will either be converted into affordable rental housing or newly constructed units will be developed with the funding.

<b>18. Project Name</b>	<b>Amherst HOME Acquisition-Rehab/New Construction-Resale</b>
<b>Target Area</b>	Egbertsville
<b>Goals Supported</b>	
<b>Needs Addressed</b>	Provide Affordable Homeownership
<b>Funding</b>	HOME: \$0
<b>Description</b>	The Amherst Acquisition-Rehab/New Construction-Resale program provides a newly built or rehabilitated single-family home for sale to a low-income first-time homebuyer. For PY 2025, no funds will be allocated, as economic conditions are not favorable to meet regulatory requirements at this time.
<b>Target Date</b>	3/31/2026
<b>Estimate the number and type of families that will benefit from the proposed activities</b>	
<b>Location Description</b>	Townwide
<b>Planned Activities</b>	A building will either be converted into affordable housing or newly constructed units.
<b>19. Project Name</b>	<b>Cheektowaga HOME Housing Rehabilitation</b>
<b>Target Area</b>	
<b>Goals Supported</b>	
<b>Needs Addressed</b>	Residential Rehabilitation-Owner-Occupied Handicapped Accessibility Residential Rehab-Owner Occupied Rental
<b>Funding</b>	HOME: \$374,500
<b>Description</b>	The Town of Cheektowaga will allocate \$180,000 PI and \$374,500 of EN for FY2025 to provide a 0% deferred payment loan to low-moderate income homeowners (income is below 80% of the HUD area median income) for necessary repairs to their homes.
<b>Target Date</b>	3/31/2026
<b>Estimate the number and type of families that will benefit from the proposed activities</b>	20 Households assisted.

<b>Location Description</b>	Townwide
<b>Planned Activities</b>	Approximately 20 low and moderate income homeowners will be assisted.
<b>20. Project Name</b>	<b>Cheektowaga HOME Acquisition-Rehab/New Construction-Resale</b>
<b>Target Area</b>	
<b>Goals Supported</b>	
<b>Needs Addressed</b>	Provide Affordable Homeownership
<b>Funding</b>	HOME: \$124,500
<b>Description</b>	The Cheektowaga Acquisition-Rehab/New Construction-Resale program provides a newly built or rehabilitated single-family home for sale to a low-income first-time homebuyer. For PY 2025, \$124,500 in EN funds will be allocated to a CHDO to develop the new home.
<b>Target Date</b>	3/31/2026
<b>Estimate the number and type of families that will benefit from the proposed activities</b>	1 Affordable House will be developed.
<b>Location Description</b>	Townwide
<b>Planned Activities</b>	A building will either be converted into affordable housing or newly constructed units.
<b>21. Project Name</b>	<b>Cheektowaga HOME Rental Subsidy</b>
<b>Target Area</b>	
<b>Goals Supported</b>	
<b>Needs Addressed</b>	New Multifamily Affordable Rental Housing
<b>Funding</b>	HOME: \$0
<b>Description</b>	The Cheektowaga HOME Rental Subsidy provides a long-term deferred 0% loan towards the construction of new affordable rental housing development serving LMI populations within the Town of Cheektowaga. For 2025, \$0 in HOME EN funds are allocated.
<b>Target Date</b>	3/31/2026
<b>Estimate the number and type of families that will benefit from the proposed activities</b>	

<b>Location Description</b>	Townwide
<b>Planned Activities</b>	A building will either be converted into affordable rental housing or newly constructed units will be developed with the funding.
<b>22. Project Name</b>	<b>Cheektowaga HOME Administration</b>
<b>Target Area</b>	
<b>Goals Supported</b>	
<b>Needs Addressed</b>	
<b>Funding</b>	:
<b>Description</b>	The Town of Cheektowaga will use 10% of its HOME program income received in 2025 for admin. Funding for staff to administer the HOME program.
<b>Target Date</b>	3/31/2026
<b>Estimate the number and type of families that will benefit from the proposed activities</b>	N/A
<b>Location Description</b>	N/A
<b>Planned Activities</b>	N/A
<b>23. Project Name</b>	<b>Tonawanda Residential Rehabilitation Program</b>
<b>Target Area</b>	
<b>Goals Supported</b>	
<b>Needs Addressed</b>	Residential Rehabilitation-Owner-Occupied Handicapped Accessibility
<b>Funding</b>	HOME: \$0
<b>Description</b>	The Town of Tonawanda will allocate approximately \$90,000 of Program Income to provide a 0% deferred payment loan to low-moderate income homeowners (income is below 80% of the HUD area median income) in the Town-excluding the Village of Kenmore-for necessary repairs to their homes.
<b>Target Date</b>	3/31/2026
<b>Estimate the number and type of families that will benefit from the proposed activities</b>	4 households will be assisted.



<b>Location Description</b>	Townwide
<b>Planned Activities</b>	
<b>24. Project Name</b>	<b>Tonawanda HOME Rental Subsidy Program</b>
<b>Target Area</b>	
<b>Goals Supported</b>	
<b>Needs Addressed</b>	New Multifamily Affordable Housing
<b>Funding</b>	HOME: \$0
<b>Description</b>	The Tonawanda HOME Rental Subsidy provides a long-term deferred 0% loan towards the construction of new affordable rental housing development serving LMI populations within the Town of Cheektowaga. For 2025, \$0 in HOME EN funds are allocated.
<b>Target Date</b>	3/31/2026
<b>Estimate the number and type of families that will benefit from the proposed activities</b>	N/A
<b>Location Description</b>	Townwide
<b>Planned Activities</b>	A building will either be converted into affordable rental housing or newly constructed units will be developed with the funding.
<b>25. Project Name</b>	<b>Tonawanda HOME Administration</b>
<b>Target Area</b>	
<b>Goals Supported</b>	
<b>Needs Addressed</b>	
<b>Funding</b>	:
<b>Description</b>	The Town of Tonawanda will use 10% of its HOME program income received in 2025 for admin. Funding for staff to administer the HOME program in Town.
<b>Target Date</b>	3/31/2026
<b>Estimate the number and type of families that will benefit from the proposed activities</b>	N/A
<b>Location Description</b>	N/A

<b>Planned Activities</b>	The Town of Tonawanda will use 10% of its HOME program income received in 2025 for admin. Funding for staff to administer the HOME program in Town.
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## **AP-50 Geographic Distribution - 91.420, 91.220(f)**

### **Description of the geographic areas of the entitlement (including areas of low-income and minority concentration) where assistance will be directed**

The Town of Amherst encompasses approximately 50 square miles from Niagara Falls Boulevard in the west, Transit Road in the east, Tonawanda Creek Road in the north and Where Drive in the south. There are fewer than 25% of the Town's Census Block Groups with a percentage of Low-to-Moderate Income populations (LMI) over 51%, therefore the Town uses the "Upper Quartile" method for designating LMI Census Block Groups for eligibility for federal assistance. The highest concentration of low-mod households can be found in the western portion of the Town, both north and south. This is the older portion of the Town that borders on the City of Buffalo and Town of Tonawanda and has the higher number of affordable housing units, both owner-occupied and rental as well. As the population ages in the Town other pockets of low-mod income elderly households become evident throughout the Town in many of the established "higher income" neighborhoods, which is why some of the projects are directed town wide.

### **Geographic Distribution**

<b>Target Area</b>	<b>Percentage of Funds</b>
Eggertsville	20
Town Wide	30
Boulevard Central District/Opportunity Zone	30
Creekwoods-Willowridge	20

**Table 5 - Geographic Distribution**

### **Rationale for the priorities for allocating investments geographically**

The Eggertsville and Creekwoods-Willowridge Target Areas have a direct 20% of assistance as they are older portions of town and the housing stock and neighborhood reinvestment needs are more significant. The higher percentage of low-mod income households are also concentrated in these areas of the Town. Amherst's Boulevard Central District/Opportunity Zone Target Area focuses on Census Tract 92, which includes LMI block groups and significant blight in the immediate area of the former Boulevard Mall. The decline of the Boulevard Mall has severely impacted employment in the area and the loss of area commercial use has seen an increase in vacant commercial buildings. Without a renewed effort to provide programming to address the economic conditions in the Boulevard Mall area, the town will see decline reverberate outward into the surrounding LMI homestead neighborhoods.

### **Discussion**

N/A

## Affordable Housing

### AP-55 Affordable Housing - 91.420, 91.220(g)

#### Introduction

The highest percentage of CDBG and HOME funds are directed to providing and improving the existing residential housing units and the generation of new affordable multifamily units in the Consortium Towns. Amherst and Cheektowaga do not receive homeless assistance through ESG, but rely on the Homeless Alliance of WNY and Belmont Housing Resources for WNY, Inc. (PHA for Housing Choice Voucher Program/Section 8 rental assistance) to assist those at risk of homelessness. The Town of Tonawanda anticipates receiving ESG funds and is expected to assist approximately 20 homeless individuals in 2025. Housing Rehabilitation is the largest activity for retaining affordable housing stock throughout the Consortium. The ACT HOME Consortium also received an allocation of HOME-American Rescue Plan Act (ARP) funding in PY 2021 to address homelessness in the Consortium.

<b>One Year Goals for the Number of Households to be Supported</b>	
Homeless	11
Non-Homeless	200
Special-Needs	11
Total	222

**Table 6 - One Year Goals for Affordable Housing by Support Requirement**

<b>One Year Goals for the Number of Households Supported Through</b>	
Rental Assistance	6
The Production of New Units	3
Rehab of Existing Units	40
Acquisition of Existing Units	1
Total	50

**Table 7 - One Year Goals for Affordable Housing by Support Type**

#### Discussion

##### Amherst

Funds from the 44 Sunset project will be redirected into the First Time Homebuyer Program which has now been revised to reflect more appropriate assistance necessary to assist buyers in the current housing market, and is a greater cost-benefit for assistance per household. The updated First-time Homebuyer program provides down payment subsidy in addition to the original closing costs 0% up to \$50,000 as a deferred loan or forgiven loan. Approximately six first-time income eligible homebuyers will be assisted from the revamped First-time homebuyer program. The majority of HOME funds in PY 2024 are allocated to the HOME Rental Subsidy which provides gap funding for multi-family affordable rental developments. The majority of the CDBG housing funds will be used for rehabilitation of income-

eligible existing owner-occupied units through a 0% deferred loan program.

### Cheektowaga

The Town is in the process of acquiring a vacant, dilapidated single-family home for the purpose of fully rehabilitating it and subsequently selling it to an income-eligible first-time homebuyer. This project will be accomplished with entitlement funds and program income from the sale of previous acquisition/rehab and new construction/resale projects. In addition, the Town plans to continue its housing rehabilitation loan program for income-eligible existing owner-occupied units.

### Tonawanda

Up to \$250,000 of Tonawanda's EN funding for PY2025 will be given to Cheektowaga's Homeowner Rehab Program as a payback for Cheektowaga providing assistance to Tonawanda's HOME Rental Subsidy Program in PY2024. The majority of Tonawanda's remaining PY2025 funding will be used for rehabilitation of income-eligible existing owner-occupied units through a 0% deferred loan program. Tonawanda's CDBG funding for affordable housing focuses on residential owner-occupied rehab, housing counseling services provided by Belmont Housing of WNY, and weatherization services. Tonawanda's ESG Homelessness Prevention and Rapid Re-Housing Programs round out the remainder of the program offerings and is discussed separately in Tonawanda's Action Plan.

## **AP-60 Public Housing - 91.420, 91.220(h)**

### **Introduction**

The Towns of Amherst and Cheektowaga do not have public housing developments that the municipalities own. Multi-family rental units are owned privately and units are available with rental assistance through project specific vouchers or Section 8 rental assistance. There are approximately 15 subsidized housing complexes in Amherst and an additional four developments of affordable rental units that are not subsidized but below market rate. There are 8 low income housing apartment communities offering 471 affordable apartments for rent in Cheektowaga. Cheektowaga features 187 low income apartments with rental assistance where households typically pay no more than 30% of their income towards rent. Additionally, there are 284 other low income apartments that don't provide direct rental assistance but remain affordable to low income households in Cheektowaga.

Within the Town of Tonawanda, the Kenmore Housing Authority (KHA) has 194 units of public housing located in two mid-rise adjacent buildings with 97 units in each building. Up until 2006, the KHA administered 20 Section 8 Rental Vouchers for low-income families and the elderly. The Authority has since transferred that authorization to Belmont Housing Resources of WNY. The Authority is located at 657 Colvin Boulevard in the Village of Kenmore, New York. The Authority normally maintains full occupancy. There are 10 handicapped units in each building and there are no handicapped tenants in residence who need to be transferred to a handicapped unit. In terms of income, 50 percent of the tenants qualify as very low income being under 31 percent of the median income for the metropolitan area, 25 percent as low-income at 31-50 percent of the median income and 25 percent qualify as moderate income at 51-80 percent of the median income. Residents pay 30 percent of their income for rent. Additionally, HUD annually allots funds to cover all costs for operation and maintenance of the buildings. There are approximately 500 applicants on the Kenmore HA waiting list, including 200 applicants who qualify as handicapped. The KHA also has adopted a local preference ruling whereby all Village of Kenmore residents receive first priority, Town of Tonawanda residents receive second priority and all other applicants are placed on a third waiting list.

### **Actions planned during the next year to address the needs to public housing**

People Inc.'s HOME Rental Subsidy project called Blocher Homes is under construction in the Village of Williamsville. People Inc.'s passed final underwriting and closed on their HOME construction loan and HOME-ARP Grant in PY 2023. Construction of the 93 unit affordable housing project, 20 of which is set aside for persons with an identified disability, is anticipated to be completed in PY 2026.

Cheektowaga will continue to utilize existing neighborhoods to develop in-fill housing projects for low/moderate income home ownership. The Town of Cheektowaga continues its partnership with the Buffalo Erie Niagara Land Improvement Corporation (BENLIC) and other avenues to seek out vacant housing structures and/or lots for the purpose of developing in-fill housing projects for low/moderate income home ownership. When such opportunities are found, acquisition, rehabilitation or new

construction, and resale of said affordable homes will take place, along with closing cost assistance and down payment assistance being provided where necessary. The current housing market enhances the difficulties of this process and executing projects within strict HUD regulations. Also, Cheektowaga collaborates with Habitat for Humanity to sell their organization Town owned residential lots within neighborhoods to construct new affordable homes for their program. Habitat also collaborates with BENLIC to acquire vacant lots from the land bank through tax foreclosure auctions.

The Kenmore Public Housing Authority is going to continue to maintain its existing facilities. No additional units are planned in 2025. Tonawanda has committed PY21 and PY22 funds for a HOME Rental Subsidy project planned for construction in PY25 and PY26.

**Actions to encourage public housing residents to become more involved in management and participate in homeownership**

Amherst, Cheektowaga, and Tonawanda all work with our non-profit developers under HOME-funded programming to ensure that homeownership programs are advertised to and available to public housing residents, through direct mailers, postings in public housing complexes, and advertising in local minority papers. Such programs include First-time Homebuyer classes, First-time Homebuyer Closing Cost Assistance, and Financial Counseling. Also, Acquisition-Rehab/New Construction/resale projects are directly advertised to public housing residents via Belmont Housing Resources for WNY, since Belmont holds a majority of the Section 8 vouchers. We also send the open house flyer to all Section 8 managers of the apartments asking them to post in the office building.

**If the PHA is designated as troubled, describe the manner in which financial assistance will be provided or other assistance**

N/A

**Discussion**

## **AP-65 Homeless and Other Special Needs Activities - 91.420, 91.220(i)**

### **Introduction**

The Town does not receive any direct Entitlement homeless assistance but relies on assistance through the Homeless Alliance of WNY and Belmont Housing Resources for WNY's Housing Choice Voucher/Section 8 emergency housing assistance. In 2021, the American Rescue Plan Act awarded \$3.4 Million in HOME-ARP funding to the ACT Home Consortium. Amherst amended the 2021 Annual Action Plan to incorporate the proposed Allocation Plan for HOME-ARP funding. As mentioned previously, People Inc.'s Blocher Homes Apartments Project includes HOME-ARP funding for eleven (11) HOME-assisted units and is currently undergoing construction, with a completion and rent-up expected for 2026. The HOME-ARP assisted units will assist recipients of OPWDD vouchers who are at threat of homelessness.

### **Describe the jurisdictions one-year goals and actions for reducing and ending homelessness including: Reaching out to homeless persons (especially unsheltered persons) and assessing their individual needs**

Erie County Social Services and the Homeless Alliance have contracted with some Amherst area motels to provide emergency shelter for several people identified as being homeless in the Town. Amherst's Meals on Wheels Program has also stepped forward in these cases to provide daily meals. Community Development Block Grant funds are assisting the Amherst Meals on Wheels program to provide healthy nutritious meals to the Town's identified homeless individuals or families as requested. The Town's HUD approved HOME-ARP Plan aims to fund Supportive Services, Acquisition and Development of Non Congregate Shelters, Development of Affordable Rental Housing, Non-profit Operating, Non-profit Capacity Building, as well as Administration and Planning.

Hearts for the Homeless emergency shelter will continue to operate their mobile soup kitchen. The motor home travels throughout the Towns and the City of Buffalo to find the homeless street people to provide food and clothing. At that time, the homeless are assessed as to their needs and referred to proper agencies for case management.

Compass House continues to enable youth to move to permanent housing and defray rent and utility arrears to prevent eviction and/or termination. The Salvation Army will also cover these same costs for adults who find themselves in similar situations.

Amherst's CDBG funding will also support the Child and Family Services of Erie County's Haven House. Haven House is a licensed domestic violence shelter with a Domestic Violence Program. CDBG funds will be used to provide a Child and Family Services Haven House Domestic Violence Advocate co-located with the Town of Amherst Police Department and Town Court in order to provide services directly to victims. Among other services the advocate will also assist victims with completing applications to the



Office of Victim Services (OVS).

The Police Departments and the administrators of the emergency rooms of Kenmore Mercy Hospital in Tonawanda, St. Joseph's Hospital in Cheektowaga and Millard Fillmore Suburban Hospital in Amherst will work together to identify the homeless, assess their needs, and refer them to the appropriate agencies.

### **Addressing the emergency shelter and transitional housing needs of homeless persons**

As mentioned before, grant funds are available to assist victims of domestic violence in emergency situations through the Town of Amherst Family Offense Unit of the Police Department. Additional funds provide support through the Children and Family Services Haven House, a domestic violence shelter with a Domestic Violence Program. Funding is will be used for Domestic Violence Advocate which conducts case management and acts as a liaison between the victim and the Town Court and Police Department.

### **Helping homeless persons (especially chronically homeless individuals and families, families with children, veterans and their families, and unaccompanied youth) make the transition to permanent housing and independent living, including shortening the period of time that individuals and families experience homelessness, facilitating access for homeless individuals and families to affordable housing units, and preventing individuals and families who were recently homeless from becoming homeless again**

The Town's Community Development staff participates in the Homeless Alliance for WNY's (HAWNY) NY-508's 10 year planning to address homelessness in WNY. HAWNY's plan for Erie County, "Opening Doors: Buffalo and Erie County's Plan to End Homelessness (2012)", was also recently updated in 2016 among the priorities it sets for the community are: permanent housing for the chronically homeless, permanent housing for clients dealing with mental illness and/or substance abuse issues (MICA) clients.

The Town of Amherst also continues to act as the lead applicant PHA for the Erie County PHA Consortium. In this role the Town contracts with Belmont Housing Resources WNY to act as the management agent for the day-to-day operation of the Section 8 Housing Choice Voucher Program. The PHA has a set-aside of rent vouchers for the homeless and also for youth aging-out-of-foster care, who have higher rates of homelessness. Crisis Services refers eligible clients to Belmont for these rent subsidies.

The PHA also provides vouchers under the VASH (Veterans Administration Supportive Housing) program. These are available to homeless veterans with substance abuse/mental health issues. The Homeless Outreach program through the local VA hospital is a very involved partner with Belmont in linking these rent subsidies with follow-up care to providing a stabilizing force in these persons' lives (community-

oriented outreach, clinical care and case management services).

Transitional Services, Inc. operates a community residence for 13 adults on North Ellicott Creek Road in the Town of Amherst. The agency provides opportunities for community living for persons with mental health issues. Staff provides individual assessment, rehabilitation services, case management and supportive counseling to each unique individual. The Town of Amherst is also host to sixty-six (66) group homes for the developmentally disabled.

The Town will contract with Belmont Housing Resources for WNY, Inc. and Buffalo Urban League to provide advocacy and counseling to homeowners who are refinancing homes in order to avoid foreclosure and renters looking for more affordable rental options. The Town will also provide a copy of relevant HUD brochures, and refer residents to Belmont and Buffalo Urban League when past housing rehabilitation clients seek to refinance their homes. Additional services are provided through Belmont for credit and mortgage default counseling and the Buffalo Urban League for legal assistance for foreclosure prevention and loan modification for homeowners at risk of losing their homes through job loss, costly medical emergencies, etc.

**Helping low-income individuals and families avoid becoming homeless, especially extremely low-income individuals and families and those who are: being discharged from publicly funded institutions and systems of care (such as health care facilities, mental health facilities, foster care and other youth facilities, and corrections programs and institutions); or, receiving assistance from public or private agencies that address housing, health, social services, employment, education, or youth needs.**

Aside from the programming mentioned already, the Town continues to make strides in homeless prevention through Fair Housing Counseling and Tenant-Landlord Mediation provided by Housing Opportunities Made Equal, and staff participation with HAWNY and the Erie County Fair Housing Partnership. Community Development staff has worked with the Partnership to develop workshops on mortgage loans, mortgage modification and foreclosure prevention in order to better prepare and educate potential homebuyers and current homeowners involved in home buying activities, refinancing or mortgage modification.

The Town will continue to contract for the provision of housing counseling activities to homebuyers, homeowners and renters. This counseling will educate residents on their personal responsibilities in managing their financial affairs to maintain a healthy credit rating, as well as their opportunities to improve their own financial circumstances.

## **Discussion**

## **AP-75 Barriers to affordable housing -91.420, 91.220(j)**

### **Introduction**

Barriers to affordable housing are multifaceted, including rising construction costs, restrictive zoning laws, and limited access to funding for low-income housing projects. High land and home prices, driven up by speculative markets, investor ownership and short-term rentals, make it challenging to buy affordable first-time homes and build affordable units in desirable locations. Bureaucratic delays in permitting and insufficient government incentives further hinder development, while stagnant wages and increasing demand exacerbate the affordability gap. Addressing these barriers locally requires coordinated efforts among Amherst's policymakers, developers, and community development professionals. Amherst Community Development staff has been actively working to review the Town policies, codes and incentive programs to find ways to reduce these barriers to affordable housing.

### **Actions it planned to remove or ameliorate the negative effects of public policies that serve as barriers to affordable housing such as land use controls, tax policies affecting land, zoning ordinances, building codes, fees and charges, growth limitations, and policies affecting the return on residential investment**

Amherst is currently undergoing changes to its residential, commercial and office space markets. While housing values soar, commercial and office demand is decreasing and demographics are shifting. To address these changes, in recent years the Town amended the comprehensive plan and zoning code to encourage mixed use/form based zoning codes in older commercial clusters in town. In addition, Amherst's code was amended to improve the permissibility of accessory dwelling units (ADUs) throughout single-family districts and received a grant from NYS Homes and Community Renewal to assist low-income homeowners in developing an ADU on their property. The ADU grant will establish approximately 12 new affordable housing units in PY2025.

These zoning amendments will affect affordable housing stock in town through the reinvestment of many of Amherst's affordable neighborhoods and introduction of additional housing-type options. Amherst's Community Development staff will continue to stay involved with zoning amendments to ensure affordability is a component of the zoning and to align any other HUD funding priorities necessary to support affordable housing development.

In addition, Amherst Community Development Staff has undertaken a new initiative with the Amherst Industrial Development Agency (AIDA) to support the creation of affordable workforce housing in Town. Amherst staff assisted the AIDA in defining and establishing program criteria for a Workforce Housing Policy. The resulting policy provides AIDA financing and incentive tools to market-rate multifamily apartment development projects in exchange for public infrastructure investments and 20% of rental units meeting workforce affordable rents for a period of 10-15 years. The workforce units are priced at rents affordable to households earning up to 80% area median income (AMI), with the tenancy limited to households earning no more than 100% AMI. To date the program has yielded the creation of 36

workforce affordable units across 3 new complexes.

## **Discussion**

Aside from collaborating on policy, town code revisions, and new incentive programming, Amherst tailors CDBG and HOME programming as a means to respond to market and land use fluctuations that generate barriers to affordable housing. CDBG and HOME programs are regularly evaluated and adjusted to ensure they continue to fulfil their purpose, with the most recent adjustment occurring to the Town's First-time Homebuyer Program. In PY2024, the First-Time Homebuyer program was adjusted to allow for assistance up to \$50,000 which provides a greater economic benefit for low income individuals and families looking to purchase a first home.

The Town also continues its program to rehabilitate existing low-income, owner-occupied, single-family and two-family housing by providing a 0% interest deferred payment loan through the CDBG and HOME Programs. In PY2024, the max award amounts were adjusted to increase the allowable loan thresholds up to \$30,000 before director sign-off was required and up to \$60,000 before Town Board approval was required. The policy changes reflect the current economic market for construction costs for common major home repairs (roofs, windows, driveway, electrical, etc.)

Amherst Community Development staff recognizes that staff roles within local government can play a significant role in supporting affordable housing initiatives, even without directly allocating CDBG or HOME funds to a project. For instance, staff serving as in-house liaisons for developers pursuing new affordable housing projects and seeking Payment in Lieu of Taxes (PILOT) agreements with the Town, County, and School Districts can provide a level of support comparable to direct HOME funding contributions.

## **AP-85 Other Actions - 91.420, 91.220(k)**

### **Introduction**

The Consortium communities recognize that housing programs by themselves will not eliminate or reduce poverty. Subsidized programs such as those targeted in the Consortium Consolidated Plan can free up cash resources for living necessities, but these programs alone cannot raise a household above the poverty level.

The Consortium Towns, understanding the importance of coordination between public and private housing and social service agencies, have developed the Consolidated Plan through consultation and cooperation with such agencies. In doing so, the Towns have established a working relationship with numerous social and housing service providers which will serve as a foundation for coordination and cooperation in the implementation of the Annual Action Plan. Acknowledging that each agency plays a specific role in providing different types of services, the Towns will adhere to a policy of encouraging ongoing communication, referrals and exchange of information among these agencies. Such a policy will allow the Towns to serve as catalysts to help ensure that the full range of appropriate resources are made known and available to service agencies in order to provide a thorough and complete approach to meeting priority housing, social and health needs of low income persons.

Where appropriate and feasible, the Consortium Towns will coordinate their housing programs with services designed to assist low income households to break the cycle of poverty.

### **Actions planned to address obstacles to meeting underserved needs**

Amherst approaches to underserved needs include providing residential rehab to improve housing quality standards and accessibility needs; providing multi-family rental project subsidies to increase the amount and type of affordable housing available; providing targeted services like housing counseling, senior transportation and meal services to support vulnerable populations living alone with limited resources, and strengthening partnerships with nonprofits and advocacy groups to extend the reach of outside agency service programs.

### **Actions planned to foster and maintain affordable housing**

The Consortium Towns will continue to undertake housing rehabilitation, acquisition-rehab/new construction-resale projects, first time homebuyer activities, and affordable multi-family rental subsidies. Additionally, Amherst funds and coordinates with agencies that provide housing counseling, foreclosure prevention, landlord-tenant education, and housing and services for victims of domestic violence. By focusing on geographic target areas with low-mod populations, and assisting low-mod income households, the Town assists residents with various aspects of obtaining and maintaining affordable housing. New in recent years is the town's foray into accessory dwelling units (ADUs), as a means to provide a new housing unit type within existing single-family zoning districts. In PY2025, the

Town will work with HUD officials to develop new HOME funded program to assist in the development of ADUs.

Beginning in FY2019 The Amherst-Cheektowaga-Tonawanda (ACT) HOME Consortium has also established our own HOME Value Limits as outlined in 24 CFR §92.254 (a)(2)(iii) to establish a new HOME Value Limit for 1-unit existing structures. Over the last several years there has been a tremendous increase in housing values in the Towns of Amherst, Cheektowaga and Tonawanda. The ACT HOME Consortium has had difficulty utilizing HOME Investment Partnership funding for our Homeowner Rehabilitation Programs due to the increase in housing values above these limits. The current value limits also greatly affect low-income seniors in need of home repairs, as most often their home's assessed values exceed these limits.

In addition, it has become increasingly difficult to perform a HOME-funded Acquisition-Rehab-Resale project and keep the rehabilitated home under these value limits, even in lower-income areas. As a result the Consortium is limited in its ability to provide affordable housing programming in middle-to-higher-income neighborhoods for rehabilitated homes will appraise higher than these value limits.

To establish our HOME Value Limits an initial market analysis was conducted in accordance with 24 CFR §92.254 (a)(2)(iii) for 1-unit existing homes. The resulting HOME Value Limit is \$275,515.00 for PY 2025. The methodology applied included collecting sales data from each Town Assessor for the months of June, July and August of 2024 for single-family homes (Code 210) with arms-length sales. The number of sales were 728; resulting in the need for three months of sales data for the analysis. The median sale value of the data set is \$290,015.50, that figure multiplied by 95% generates the value limit of \$275,515. The corresponding spread sheet with the Assessors' data used to arrive at this figure is available for review at the Amherst Planning Department.

The ACT Consortium has requested HUD's approval of this methodology and received approval for the established 1-unit Existing Structure HOME Value Limit. The Consortium will continue to use the HUD established HOME Value limits for the remaining 2-unit, 3-unit and 4-unit for existing homes, and for 1-4 units for all new builds.

It should also be noted that the Consortium only intends to apply the new (existing home) Home Value Limits to our Homeowner Rehab Programs and Acquisition-Rehab-Resale Projects, as this value is unaffordable to families seeking First-Time Homebuyer Down payment and Closing Cost Assistance. This rule will be applied as an internal policy. We will also continue to provide a purchase subsidy on the Acquisition-Rehab-Resale projects to ensure the home value is affordable to low-income homebuyers.

### **Actions planned to reduce lead-based paint hazards**

The Consortium Towns will continue to undertake the following action to control lead based paint hazards during Program Year 2025. Houses built prior to 1978 showing deteriorated paint surfaces, exterior and interior, will be tested and if lead based paint is found it will be addressed. The three towns

have sponsored renovators' and remodelers' training for housing rehabilitation contractors offering certifications for inspections and procedures. Also, the Community Development offices will continue to notify contractors of new education/training opportunities offered during the year for the federally required interim control procedures.

**Actions planned to reduce the number of poverty-level families**

There is currently no economic development or job training program available in the Town directly through CDBG funding for PY2025. However, the Town intends to revisit the creation of business assistance programs for future program years. It should also be noted that other CDBG programs for lower- income households will relieve some of the financial burden and provide affordable options for housing, thus reducing some of the strain on household budgets.

**Actions planned to develop institutional structure**

N/A

**Actions planned to enhance coordination between public and private housing and social service agencies**

N/A

**Discussion**

N/A

## Program Specific Requirements

### AP-90 Program Specific Requirements - 91.420, 91.220(I)(1,2,4)

#### Introduction

Projects planned with all CDBG funds expected to be available during the year are identified in the Projects Table. The following identifies program income that is available for use that is included in projects to be carried out.

#### Community Development Block Grant Program (CDBG) Reference 24 CFR 91.220(I)(1)

Projects planned with all CDBG funds expected to be available during the year are identified in the Projects Table. The following identifies program income that is available for use that is included in projects to be carried out.

1. The total amount of program income that will have been received before the start of the next program year and that has not yet been reprogrammed	0
2. The amount of proceeds from section 108 loan guarantees that will be used during the year to address the priority needs and specific objectives identified in the grantee's strategic plan.	0
3. The amount of surplus funds from urban renewal settlements	0
4. The amount of any grant funds returned to the line of credit for which the planned use has not been included in a prior statement or plan	0
5. The amount of income from float-funded activities	0
<b>Total Program Income:</b>	<b>0</b>

#### Other CDBG Requirements

1. The amount of urgent need activities	0
2. The estimated percentage of CDBG funds that will be used for activities that benefit persons of low and moderate income. Overall Benefit - A consecutive period of one, two or three years may be used to determine that a minimum overall benefit of 70% of CDBG funds is used to benefit persons of low and moderate income. Specify the years covered that include this Annual Action Plan.	90.00%

#### HOME Investment Partnership Program (HOME) Reference 24 CFR 91.220(I)(2)

1. A description of other forms of investment being used beyond those identified in Section 92.205 is as follows:

The Towns of Amherst, Cheektowaga and Tonawanda, through the A-C-T HOME Consortium, expect



to receive HOME Investment Partnership Grant funds that will be used to rehabilitate owner-occupied homes needing repair and assist income-qualified first-time homebuyers by providing the money needed to cover closing costs and or down payment assistance. This homebuyer assistance may enable previously underserved rental households to consider the possibility of home-ownership. The outreach activities in support of first-time homebuyer assistance will include advertising, informational workshops, financial education and additional counseling with follow-up post-purchase counseling to further ensure the success of homeownership.

Five Year goal: 20 low-mod income:	<u>A C T</u>
First-time homebuyers assisted:	20 10 0
2025 goal: low-mod homebuyers assisted:	6 0 0
5-Yr. Sect. 215 goal: 20 low-mod income homebuyers assisted	

2. A description of the guidelines that will be used for resale or recapture of HOME funds when used for homebuyer activities as required in 92.254, is as follows:

The Amherst, Cheektowaga, Tonawanda HOME Consortium does not incorporate RESALE provisions in any of the HOME activities.

The Consortium Towns will utilize the “Shared Net Proceeds” recapture provision for the repayment of these loans in the event there are insufficient funds to repay the loan and homebuyer equity at the time of future resale of the property. See 24 CFR 92.254(a)(5)(ii)(A)(3). Under the recapture option, the PJ recovers all or a portion of the HOME assistance to the homebuyers, if the housing does not continue to be the principal residence of the qualified low-income family that purchased the unit for the duration of the period of affordability.

The PJ and the homebuyer share the net proceeds based upon the ratio of the HOME subsidy to the sum of the homebuyer's investment plus the HOME subsidy. As per the written HOME Agreements for the Amherst, Cheektowaga, Tonawanda Consortium’s Homebuyer Program:

“If the HOMEBUYER either sells the PROPERTY or gives up residence at the PROPERTY, he/she shall repay to the TOWN the full amount of the affordable housing subsidy. He/she shall make this repayment to the TOWN within ninety (90) days of his/her sale of the PROPERTY or termination of residency at the PROPERTY. However, if the PROPERTY is sold and the sales price minus the cost of repaying the first mortgage and minus closing costs is insufficient to repay both the full amount of the affordable housing subsidy and the HOMEBUYER’S investment, then the HOMEBUYER shall repay the TOWN only a pro-rated portion of the affordable housing subsidy. In such a case, the pro-rated portion the HOMEBUYER shall repay to the TOWN shall equal the amount yielded by the

following formula:"

$$\frac{\text{HOME investment X Net Proceeds}}{\text{HOME investment + HOMEBUYER investment}} = \text{HOME amount to be recaptured}$$

GEOGRAPHIC LOCATION: Townwide in each of the three Towns, including the Villages, in the Consortium.

3. A description of the guidelines for resale or recapture that ensures the affordability of units acquired with HOME funds? See 24 CFR 92.254(a)(4) are as follows:

The Consortium Towns will utilize the "Shared Net Proceeds" recapture provision for the repayment of these loans in the event there are insufficient funds to repay the loan and homebuyer equity at the time of future resale of the property. See 24 CFR 92.254(a)(5)(ii)(A)(3). Under the recapture option, the PJ recovers all or a portion of the HOME assistance to the homebuyers, if the housing does not continue to be the principal residence of the qualified low-income family that purchased the unit for the duration of the period of affordability.

4. Plans for using HOME funds to refinance existing debt secured by multifamily housing that is rehabilitated with HOME funds along with a description of the refinancing guidelines required that will be used under 24 CFR 92.206(b), are as follows:  
There are no plans to utilize HOME funds to refinance existing debt secured by multifamily housing.
5. If applicable to a planned HOME TBRA activity, a description of the preference for persons with special needs or disabilities. (See 24 CFR 92.209(c)(2)(i) and CFR 91.220(l)(2)(vii)).
6. If applicable to a planned HOME TBRA activity, a description of how the preference for a specific category of individuals with disabilities (e.g. persons with HIV/AIDS or chronic mental illness) will narrow the gap in benefits and the preference is needed to narrow the gap in benefits and services received by such persons. (See 24 CFR 92.209(c)(2)(ii) and 91.220(l)(2)(vii)).
7. If applicable, a description of any preference or limitation for rental housing projects. (See 24 CFR 92.253(d)(3) and CFR 91.220(l)(2)(vii)). Note: Preferences cannot be administered in a manner that limits the opportunities of persons on any basis prohibited by the laws listed under 24 CFR 5.105(a).